

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Corinne Elizabeth Zatkos
Debtor

Case No. 17-01106-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: Mar 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2020.

db
4898692 +Corinne Elizabeth Zatkos, 721 Blossom Drive, Hanover, PA 17331-2077
+Andrew Callahan, Esquire, Midland Funding LLC, 1 International Plaza, 5th floor,
Philadelphia, PA 19113-1510
4898693 Bethesda Dermatopathology Laboratory, 1730 Elton Road, Suite 11,
Silver Spring, MD 20903-5724
4898697 +Commonwealth of Pennsylvania, Office of UC Benefits, P O Box 67503,
Harrisburg, PA 17106-7503
4899549 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
4898698 +Credit Acceptance, P O Box 5070, Southfield, MI 48086-5070
4898699 +Credit Bureau of York, Inc., 33 S. Duke Street, York, PA 17401-1485
4898700 Emergency Physicians Assoc. of PA, P O Box 740021, Cincinnati, OH 45274-0021
4898702 +FBCS, 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
4898703 First National Credit Card, 500 E 60th Street N, Sioux Falls, SD 57104-0478
4898704 +Great Lakes Higher Education, P O Box 7860, Madison, WI 53707-7860
4898705 Hanover Medical Group, P O Box 824221, Philadelphia, PA 19182-4221
4898706 +Joshua D. Clouser Inmate# KE8176, State Correctional Institute, 500 E. Fourth Street,
Chester, PA 19013-4551
4898709 +Midland Funding LLC, P O Box 2044, Warren, MI 48090-2044
4898711 +Mountain View OB-GYN, 20 North Street, Hanover, PA 17331-2275
4898713 +RMS, 77 Hartland Street, Suite 401, East Hartford, CT 06108-3253
5226443 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002,
Malvern PA 19355-0702
4944351 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4917479 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
4898719 +US Department of Education/Great La, 2401 International, P O Box 7859,
Madison, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4898694 +EDI: CAPITALONE.COM Mar 17 2020 23:13:00 Capital One Bank USA NA, P O Box 30281,
Salt Lake City, UT 84130-0281
4898695 EDI: WFNNB.COM Mar 17 2020 23:13:00 Comenity Bank/Lane Bryant, P O Box 182789,
Columbus, OH 43218-2789
4898696 EDI: WFNNB.COM Mar 17 2020 23:13:00 Comenity Bank/Victoria Secret, P O Box 182789,
Columbus, OH 43218-2789
4898701 +E-mail/Text: bknotice@ercbpo.com Mar 17 2020 19:10:42 Enhanced Recovery Company,
P O Box 57547, Jacksonville, FL 32241-7547
4898707 +EDI: LTDFINANCIAL.COM Mar 17 2020 23:13:00 LTD Financial Service, LP,
7322 Southwest Fwy, Suite 1600, Houston, TX 77074-2134
4922714 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 17 2020 19:12:41 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4898708 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 17 2020 19:12:31 Merrick Bank,
P O Box 1500, Draper, UT 84020-1500
4898710 +EDI: MID8.COM Mar 17 2020 23:13:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
4936500 +EDI: MID8.COM Mar 17 2020 23:13:00 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
WARREN, MI 48090-2011
4898712 +E-mail/Text: Bankruptcies@nragroup.com Mar 17 2020 19:10:49 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4949134 EDI: PRA.COM Mar 17 2020 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4900198 +EDI: PRA.COM Mar 17 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4898714 EDI: RMSC.COM Mar 17 2020 23:13:00 Synchrony Bank/Amazon PLCC, P O Box 9965015,
Orlando, FL 32896-5015
4898715 +EDI: RMSC.COM Mar 17 2020 23:13:00 Synchrony Bank/Mattress Warehouse, P O Box 965036,
Orlando, FL 32896-5036
4898716 EDI: RMSC.COM Mar 17 2020 23:13:00 Synchrony Bank/Mattress Warehouse, P O Box 965033,
Orlando, FL 32896-5033
4898717 EDI: RMSC.COM Mar 17 2020 23:13:00 Synchrony/Old Navy, P O Box 965036,
Orlando, FL 32896-5036
4898718 EDI: TFSR.COM Mar 17 2020 23:13:00 Toyota Financial Services, P O Box 5855,
Carol Stream, IL 60197-5855
5242108 EDI: BL-TOYOTA.COM Mar 17 2020 23:13:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4904913 York Hospital, Creditor entered in error., See claim 2

District/off: 0314-1

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Form ID: 3180W

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cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5226444* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002,
Malvern PA 19355-0702

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Larry W. Wolf on behalf of Debtor 1 Corinne Elizabeth Zatkos ephillips@larrywwolf.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Corinne Elizabeth Zatkos
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-01106-HWV**

Social Security number or ITIN xxx-xx-7281
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Order of Discharge

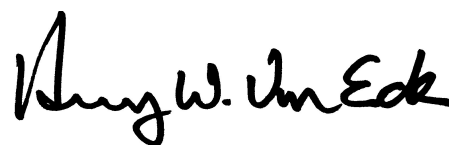
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Corinne Elizabeth Zatkos
fka Corinne Robinson

3/17/20

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.